

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 16-22315
Carmen Oyola Judge: MBK
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: July 26, 2019
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/TJO Initial Debtor: /s/CO Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 360 per month to the Chapter 13 Trustee, starting on September 1, 2019 for approximately 4 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☐ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ \$2,301 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: Nationstar and Wells Fargo (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 300 (pending fee app)
DOMESTIC SUPPORT OBLIGATION		
INTERNAL REVENUE SERVICE	INCOME TAXES	\$4,172.55

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Nationstar Mortgage	Residence	\$4,749.36	0%	\$4,749.36	\$1,744.00
Wells Fargo Dealer Services	2015 Ford Escape	\$ 617.90	0%	\$ 617.90	\$ 557.00

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Ally Financial	2008 Mercury Mountaineer	\$1,000.00	\$10,836.65
Wells Fargo Dealer Services	2011 Ford Fusion (stay relief granted on April 24, 2019)	\$10,0000	\$1,766

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
None.			

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Priority Claims
- 3) Secured Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: June 30, 2017.

Explain below **why** the plan is being modified:

Ms. Oyola is surrendering the 2008 Mercury Mountaineer and stay relief was granted on April 24, 2019 as to the 2011 Ford Fusion. There is no net change in Ms. Oyola's budget as her sons paid for these vehicles.

Explain below **how** the plan is being modified:

Part 4(a) To delete payments to Ally Financial
Part 4(e) To add surrender of 2008 Mercury Mountaineer

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: July 26, 2019

/s/Carmen Oyola
Debtor

Date: _____

Joint Debtor

Date: July 26, 2019

/s/Thomas J. Orr
Attorney for Debtor(s)

Certificate of Notice Page 11 of 12
 United States Bankruptcy Court
 District of New Jersey

In re:
 Carmen Oyola
 Debtor

Case No. 16-22315-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 57

Date Rcvd: Aug 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2019.

db +Carmen Oyola, 16 Timberline Drive, Tuckerton, NJ 08087-3054
 cr +Liberty Savings Federal Credit Union, McKenna DuPont Higgins & Stone, 229 Broad Street,
 P.O. Box 610, Red Bank, NJ 07701-0610
 cr +Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto, 1451 Thomas Langston Rd.,
 Winterville, NC 28590-8872
 516257057 +Alert Ambulance Service, PO Box 192, Brick, NJ 08723-0192
 516257058 +Allen Chern, LLC, 79 West Monroe Street, 5th Floor, Chicago, IL 60603-4901
 516257060 Bank of America, PO Box 31785, Tampa, FL 33631-3785
 516257061 +Barclays Bank Delaware, 125 S. West Street, Wilmington, DE 19801-5014
 516257062 +Basepointe_HM, 3225 North Star Circle, Louisville, TN 37777-5059
 516257064 Boscov's, PO Box 30257, Salt Lake City, UT 84130-0257
 516418656 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516257066 Community Surgical Supply, PO box 4686, Toms River, NJ 08754-4686
 516257067 +Cooper Nuerosurgery, 3 Cooper Plaza #104, Camden, NJ 08103-1407
 516257068 +Express Scripts, 8931 Springdale Avenue, Suite A, Saint Louis, MO 63134-4827
 516257069 +Fabian Oyola, 2012 Highway 35, Spring Lake, NJ 07762-2545
 516257071 Jersey Shore Pain Management, PO Boc 95000-4060, Philadelphia, PA 19195-0001
 516257073 +Liberty Savings FCU, 666 Newark Avenue, Jersey City, NJ 07306-2398
 516257074 M&T Bank, PO Box 619063, Dallas, TX 75261-9063
 516257075 +Maxwell Funeral Home, 160 Mathistown Road, Tuckerton, NJ 08087-1298
 516257077 Millville Rescue Squad, 600 Cedar Street, Millville, NJ 08332-9415
 516257078 +Monmouth Ocean Hospital Service Corp., 4806 McGill Road, Suite 3, Neptune, NJ 07753-6926
 516390563 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, ATTN: Bankruptcy Department,
 P.O. Box 619096, Dallas, TX 75261-9741)
 516257081 NJ Acute Care Specialists, 1140 Rt. 72 W, Manahawkin, NJ 08050-2412
 516257079 +National Loan Review, 6 Hutton Centre Drive, Santa Ana, CA 92707-5745
 516257080 +Nationstar, PO Box 619094, Dallas, TX 75261-9094
 516257082 +Noemi Oyola, 16 Timberline Drive, Tuckerton, NJ 08087-3054
 516257083 Northern Monmouth CNT Med Assoc., PO Box 416693, Boston, MA 02241-6693
 516257084 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
 516257085 Ocean Home Health, PO Box 71413, Philadelphia, PA 19176-1413
 516257087 +Parker McCay, 9000 Midlantic Drive, Suite 300, Mount Laurel, NJ 08054-1539
 516257088 QAR, PO Box 239, Gibbstown, NJ 08026-0239
 516257089 +Quality Medical Transport, PO Box 320, Bayville, NJ 08721-0429
 516257091 +St. Mary's R.C. Cemetery, PO Box 609, Barnegat, NJ 08005-0609
 516257092 Target Corporate Services, Inc., 3501 West 53rd Street, Sioux Falls, SD 57106-4216
 516257094 +Trans Continental, PO Box 555, White Plains, NY 10603-0555
 516257095 U. S. Attorney General, 950 Pennsylvania Avenue, Washington, DC 20530-0009
 516257096 U. S. Attorney, 930 Broad Street, Newark, NJ 07102
 516274912 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services, PO Box 19657,
 Irvine, CA 92623-9657
 516257098 Wells Fargo Dealer Services, Correspondence-MACT9017-026, PO Box 168048,
 Irving, TX 75016-8048
 516257099 +Youth Fountain LLC, 501 Iron Bridge Road, Suite 9, Freehold, NJ 07728-5305

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 12 2019 23:44:54 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 12 2019 23:44:52 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516257059 +E-mail/Text: ally@ebn.phinsolutions.com Aug 12 2019 23:44:02 Ally, PO Box 380901,
 Minneapolis, MN 55438-0901
 516288288 E-mail/Text: ally@ebn.phinsolutions.com Aug 12 2019 23:44:02 Ally Financial,
 PO Box 130424, Roseville MN 55113-0004
 516257063 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 12 2019 23:44:38 Boscov's,
 Comenity Bank Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
 516257065 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 12 2019 23:48:11 Capital One,
 PO Box 30285, Salt Lake City, UT 84130-0285
 516257070 E-mail/Text: cio.bncmail@irs.gov Aug 12 2019 23:44:18 Dept. of the Treasury,
 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 516257072 +E-mail/Text: bncnotices@becket-lee.com Aug 12 2019 23:44:08 Kohl's, PO Box 3043,
 Milwaukee, WI 53201-3043
 516398735 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 12 2019 23:44:51 MIDLAND FUNDING LLC,
 PO Box 2011, Warren, MI 48090-2011
 516257076 E-mail/Text: Meridianbankruptcy@hackensackmeridian.org Aug 12 2019 23:45:24 Meridian Health,
 PO Box 399, Neptune, NJ 07754-0399
 517104729 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 13 2019 00:12:01
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
 517104730 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 12 2019 23:47:50
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541,
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
 516492278 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 13 2019 00:12:02
 Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 57

Date Rcvd: Aug 12, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516390650 E-mail/Text: bnc-quantum@quantum3group.com Aug 12 2019 23:44:46
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
Kirkland, WA 98083-0788
516257090 +E-mail/Text: SOMCbankruptcy@hackensackmeridian.org Aug 12 2019 23:45:24
Southern Ocean Medical Center, 1140 Rt. 72 W., Manahawkin, NJ 08050-2412
516481570 +E-mail/Text: bncmail@w-legal.com Aug 12 2019 23:45:03 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516257093 E-mail/PDF: gecsed@recoverycorp.com Aug 12 2019 23:48:34 TJ Maxx, Synchrony Bank,
PO Box 965060, Orlando, FL 32896-5060
516257097 E-mail/PDF: gecsed@recoverycorp.com Aug 12 2019 23:48:33 Walmart/Synchrony Bank,
Bankruptcy Department, PO box 965060, Orlando, FL 32896-5060

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516399272* Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services, PO Box 19657,
Irvine, CA 92623-9657
516257086 ##+Ovation Credit Services, 9310 Old Kings Road, South, Suite 404,
Jacksonville, FL 32257-8103

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on August 11, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
NJ_ECF_Notices@mccalla.com
Michael R. DuPont on behalf of Creditor Liberty Savings Federal Credit Union
dupont@redbanklaw.com, dana@redbanklaw.com
Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC rsolarz@kmlawgroup.com
Thomas J Orr on behalf of Debtor Carmen Oyola tom@torrlaw.com,
xerna@aol.com; orrrtr87054@notify.bestcase.com

TOTAL: 8